



Order Filed on July 27, 2017 by  
Clerk, U.S. Bankruptcy Court -  
District of New Jersey

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

44248

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Attorney for ACAR Leasing Ltd. dba GM Financial  
Leasing

In Re:

GARY FERRANTE

DARCI FERRANTE

Case No.: 16-27995

Adv. No.:

Hearing Date: 6-14-17

Judge: SLM

**ORDER FOR MONTHLY PAYMENTS AND STAY RELIEF UNDER CERTAIN  
CIRCUMSTANCES**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

**DATED: July 27, 2017**

A handwritten signature in cursive script, reading "Stacey L. Meisel", is written over a horizontal line.

Honorable Stacey L. Meisel  
United States Bankruptcy Judge

**Gary and Darci Ferrante**

**16-27995(SLM)**

**Order Providing for Monthly Payments for Stay Relief under Certain Circumstances**

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This matter having been brought on before this Court on motion for stay relief filed by John R. Morton, Jr., Esq., attorney for ACAR Leasing Ltd. dba GM Financial Leasing, with the appearance of Sarah Crouch, Esq. on behalf of the debtors, and this order having been filed with the Court and served upon the debtors and their attorney under the seven day rule with no objections having been received as to the form or entry of the order, and for good cause shown;

IT IS ORDERED:

1. That ACAR Leasing Ltd. dba GM Financial Leasing is the owner and lessor of a 2016 Chevrolet Equinox bearing vehicle identification number 2GNALCEK7G1138549 (hereinafter the "vehicle").
2. The debtors shall make all lease payments to ACAR Leasing Ltd. dba GM Financial Leasing when due, being the 12<sup>th</sup> day of each month. In the event the debtors fail to make any payment for a period of 30 days after it falls due, ACAR Leasing Ltd. dba GM Financial Leasing shall receive stay relief to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtors and their attorney.
3. The debtors shall maintain insurance on the vehicle in accordance with the terms of the retail installment contract. In the event of a lapse of insurance for any period of time without intervening coverage, ACAR Leasing Ltd. dba GM Financial Leasing shall receive stay relief to repossess and sell the vehicle by filing a certification that insurance has lapsed with the court and serving it upon the debtors and their attorney.
4. The debtors shall pay to ACAR Leasing Ltd. dba GM Financial Leasing through the plan, a counsel fee of \$531 which shall be paid by the trustee as an administrative priority expense.
5. At the end of the lease, if the debtors have not immediately purchased the vehicle in accordance with the lease end purchase option, ACAR Leasing Ltd., dba GM Financial Leasing shall have immediate stay relief to repossess and/or sell the vehicle without any application to this Court or notice to the debtors or their attorney.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Gary Ferrante  
Darci Ferrante  
Debtors

Case No. 16-27995-SLM  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jul 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 29, 2017.

db/jdb +Gary Ferrante, Darci Ferrante, 49 Howe Avenue, Nutley, NJ 07110-1354

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 29, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 27, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor U.S. Bank N.A., as Trustee f/b/o holders of Structured Asset Mortgage Investments II Inc., Bear Stearns ALT-A Trust, Mortgage Pass-Through Certificates, Series 2006-3 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
John R. Morton, Jr. on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing ecfmail@mortoncraig.com, mortoncraigecf@gmail.com/mhazlett@mortoncraig.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Michael E. Blaine on behalf of Creditor TD Bank NA mblaine@schillerknapp.com, tshariff@schillerknapp.com/kcollins@schillerknapp.com  
Michael R. DuPont on behalf of Creditor Liberty Savings Federal Credit Union dupont@redbanklaw.com, dana@redbanklaw.com  
Nicholas Fitzgerald on behalf of Joint Debtor Darci Ferrante nickfitz.law@gmail.com  
Nicholas Fitzgerald on behalf of Debtor Gary Ferrante nickfitz.law@gmail.com  
Sarah J. Crouch on behalf of Debtor Gary Ferrante nickfitz.law@gmail.com, nadiafinancial@gmail.com/r53165@notify.bestcase.com  
Sarah J. Crouch on behalf of Joint Debtor Darci Ferrante nickfitz.law@gmail.com, nadiafinancial@gmail.com/r53165@notify.bestcase.com  
Sean M. O'Brien on behalf of Creditor State Farm Bank, F.S.B. sobrien@flwlaw.com  
TOTAL: 11